PATENT S/N: 10/748,710 27167-000

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	Craig Shapiro, et al.	
Serial No. 10/748,710	Filing Date: December 30, 2003	
Title of Application:	PAYMENT SYSTEMS AND METHODS FOR EARNING INCENTIVES USING AT LEAST TWO FINANCIAL INSTRUMENTS	
Confirmation No. 2111	Art Unit: 3622	
Examiner	Unassigned	

Commissioner for Patents Post Office Box 1450

Alexandria, VA 22313-1450

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Dear Sir:

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicants are filing this information Disclosure Statement and the accompanying form PTO-1449. Also enclosed is a copy of a search report issued in Applicants' PCT Application No. PCT/US0443567, which addresses the patent documents listed herein. In accordance with the rules, copies of the U.S. patent references are not being sunolited. Since no office action on the merits has issued, no fee is believed due.

Mark Montague, Registration No. 36,612

Attorney for Applicant COWAN, LIEBOWITZ & LATMAN, P.C.

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I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on:

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				Group Art Unit	3622	
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Sheet	1	of	2	Attorney Docket Number	27167-000	

			U.S. PATENT DOC	JMENTS	
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INFORMATION DISCLOSURE	Filing Date	December 30, 2003		
STATEMENT BY APPLICANT	First Named Inventor	Shapiro, et al.		
(Use as many sheets as necessary)	Art Unit	3622		
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Sheet 2 of 2	Attorney Docket Number	27167-000		

Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), tille of the Item (book, magazine, journal; serial, symposium, catalog, etc.), data, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
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